

Table I.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,375	9,047	8,728	9,258	8,222	8,246	9,025	8,294
Industry group **								
Agric., fish., forest.	7,745	--	--	--	7,340	8,391	6,538	8,118
Mining and manufacturing	7,995	8,741	8,786	9,343	8,233	7,701	9,310	7,918
Construction	8,631	9,087	8,946	9,058	8,417	8,063	8,874	8,505
Utilities and transp.	8,044	--	6,091	8,763	8,189	7,988	7,821	8,060
Wholesale trade	8,616	10,536	9,336	9,949	8,495	8,195	9,588	8,461
Fin. svcs. and real estate	8,205	8,954	7,842	9,397	8,019	8,148	8,748	8,165
Retail trade	10,001	10,874	8,788	9,263	9,121	10,269	9,764	10,029
Professional services	8,283	9,086	9,354	9,245	8,065	8,131	9,389	8,146
Other services	8,326	8,063	8,190	9,018	8,231	8,270	8,392	8,315
Ownership								
For profit, incorporated	8,468	8,818	8,711	9,369	8,232	8,382	8,975	8,405
For profit, unincorporated	8,437	10,157	9,309	9,219	8,148	8,068	9,589	8,176
Nonprofit	7,957	7,872	7,998	8,630	8,241	7,797	8,204	7,942
Age of firm								
Less than 5 years	9,005	9,151	9,912	9,259	8,180	8,979	9,473	8,481
5-9 years	8,951	8,842	9,733	9,587	8,101	8,970	9,569	8,508
10-19 years	8,645	9,790	8,574	9,191	7,994	8,665	9,151	8,400
20 or more years	8,308	8,648	8,369	9,215	8,272	8,227	8,726	8,279
Multi/single status								
2 or more locations	8,293	--	8,668	9,518	8,259	8,257	9,598	8,277
1 location only	8,653	9,022	8,732	9,179	8,161	7,817	8,973	8,396
Percent full-time employees								
Less than 25%	8,143	--	6,582	9,881	8,105	8,595	6,442	8,576
25-49 %	8,833	--	8,463	8,543	8,195	9,274	8,553	8,877
50-74 %	9,384	8,772	8,192	10,359	8,906	9,541	8,917	9,446
75% or more	8,278	9,217	8,836	9,195	8,166	8,108	9,097	8,178
Union presence								
No union employees	8,534	9,168	8,908	9,436	8,211	8,420	9,145	8,436
Has union employees	7,904	7,963	5,798	7,360	8,291	7,895	7,397	7,919
Percent low-wage employees								
50% or more low-wage	8,976	7,782	8,224	9,574	8,398	9,172	8,076	9,079
Less than 50% low-wage	8,334	9,157	8,757	9,242	8,211	8,180	9,084	8,241
Percent women employees								
Less than 25%	8,255	8,983	8,612	9,086	8,224	7,885	8,923	8,101
25-49 %	8,186	8,403	9,128	9,452	7,730	8,130	9,006	8,116
50-74 %	8,525	9,371	8,465	9,293	8,653	8,394	9,065	8,477
75% or more	8,635	9,499	8,744	9,466	8,379	8,586	9,325	8,569
Percent age 50 or older employees								
Less than 25%	8,518	9,056	8,707	9,229	8,103	8,456	8,941	8,428
25-49 %	8,256	7,405	8,671	9,489	8,207	8,169	8,785	8,224
50-74 %	8,454	10,049	8,852	8,726	8,452	8,177	9,377	8,266
75% or more	9,142	9,996	8,895	9,865	9,310	8,641	9,888	8,828

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.41	304.59	226.53	159.75	142.51	82.79	143.45	68.83
Industry group **								
Agric., fish., forest.	921.24	--	--	--	852.47	1,668.22	1,009.38	1,127.91
Mining and manufacturing	179.07	1,070.44	862.06	652.12	344.54	234.58	491.29	187.38
Construction	294.15	843.70	536.68	433.46	652.40	616.70	360.78	406.00
Utilities and transp.	324.24	--	1,115.02	793.44	974.88	373.28	778.17	343.33
Wholesale trade	252.50	714.30	614.77	426.20	462.04	365.02	404.18	281.30
Fin. svcs. and real estate	128.10	686.42	914.69	418.02	342.62	146.19	472.81	132.72
Retail trade	254.24	1,340.77	755.92	501.50	398.80	319.91	527.58	276.56
Professional services	100.81	535.08	366.40	285.22	233.42	124.82	261.52	106.41
Other services	127.48	611.71	442.16	298.62	415.35	129.82	294.56	140.64
Ownership								
For profit, incorporated	78.91	379.89	275.19	194.26	185.50	102.05	168.61	86.11
For profit, unincorporated	164.43	529.56	484.81	396.59	278.21	245.32	335.60	178.08
Nonprofit	132.66	792.92	675.40	406.92	322.37	154.10	381.89	138.86
Age of firm								
Less than 5 years	282.77	597.30	667.64	475.18	514.63	900.27	360.41	415.64
5-9 years	280.11	651.76	449.38	518.28	489.21	398.07	421.90	326.52
10-19 years	196.83	537.87	369.72	261.60	350.15	542.21	255.94	259.64
20 or more years	70.04	520.71	338.71	214.33	169.66	84.42	203.93	73.59
Multi/single status								
2 or more locations	74.52	--	473.92	236.60	186.78	83.82	271.80	75.29
1 location only	118.53	307.72	239.93	195.56	225.13	526.85	154.40	171.40
Percent full-time employees								
Less than 25%	432.96	--	907.18	644.62	708.49	414.72	1,275.59	346.19
25-49 %	314.82	--	646.86	481.28	653.69	420.87	493.73	355.97
50-74 %	213.04	825.71	663.49	389.23	458.12	282.74	461.20	232.58
75% or more	67.49	320.70	254.75	173.90	154.14	87.27	154.03	73.03
Union presence								
No union employees	68.61	299.75	229.53	139.58	142.73	96.22	143.37	75.99
Has union employees	144.54	1,303.37	826.69	811.54	539.82	151.90	672.16	147.61
Percent low-wage employees								
50% or more low-wage	193.31	1,121.84	821.61	489.66	540.69	213.03	567.24	203.08
Less than 50% low-wage	66.30	308.76	235.51	165.94	147.49	87.03	147.16	72.02
Percent women employees								
Less than 25%	137.96	493.47	345.29	288.04	251.94	224.99	225.04	160.13
25-49 %	127.62	771.18	474.65	268.47	306.27	156.38	316.58	135.35
50-74 %	105.17	540.93	508.33	311.09	304.16	122.81	311.24	111.18
75% or more	124.03	623.72	539.05	276.51	231.53	162.96	310.59	132.05
Percent age 50 or older employees								
Less than 25%	101.12	461.59	344.25	203.57	212.60	145.85	208.77	113.89
25-49 %	91.81	566.54	339.98	253.34	224.16	109.61	267.93	95.73
50-74 %	165.12	565.03	630.15	497.15	349.16	234.11	332.41	189.64
75% or more	400.21	920.96	835.24	694.86	730.36	690.47	646.21	502.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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